

A list of the known ratings agencies,  
their phone numbers, and website  
addresses follows:

**A.M. Best Company**

(908) 439-2200

[www.ambest.com/](http://www.ambest.com/)

**Demotech, Inc.**

(614) 761-8602

[www.demotech.com/](http://www.demotech.com/)

**Fitch**

(212) 908-0500 – New York

(312) 368-3157 – Illinois

[www.fitchratings.com/](http://www.fitchratings.com/)

**Moody's Investors Service**

(212) 553-0300

[www.moodys.com](http://www.moodys.com)

**Standard & Poor's**

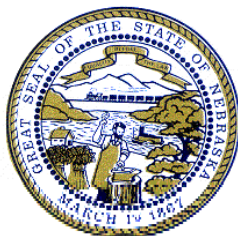
(212) 438-2000

[www.standardandpoors.com/](http://www.standardandpoors.com/)

**Weiss Ratings**

(800) 289-9222

[www.weissratings.com/](http://www.weissratings.com/)



State of Nebraska  
Department of Insurance

941 'O' Street, Suite 400  
Lincoln, Nebraska 68508-3639  
Phone (402) 471-2201  
Fax (402) 471-6559  
TDD (800) 833-7352

[www.nol.org/home/ndoi](http://www.nol.org/home/ndoi)

## RATINGS AGENCIES

*What are they and how do I reach them?*



*Information from the Nebraska  
Department of Insurance*

There are over 1,500 insurance companies licensed to sell insurance in Nebraska. You may be wondering how to pick the best company to suit your needs.

As a government agency, the Department of Insurance does not recommend or endorse any insurance companies or insurance products. We can provide you with some financial information about insurance companies from our public records.

In addition, the Department of Insurance can tell you how long an insurance company has been in business, and whether the Department has imposed any administrative actions on a company for failing to comply with Nebraska's insurance laws.

Some private businesses review insurance companies' financial information, management experience, investments, and/or business strategies in order to rank them. These private businesses are called "ratings agencies." They grade insurance companies in regard to their financial stability.

There are several ratings agencies from which you can request a grade. A few agencies provide this service for free. Other agencies charge a fee for this information.

A grade can give you a good idea about the company's likelihood to stay in business and be successful. However, it should be noted that ratings are not perfect. Companies with high grades have failed in the past.

Also, a grade may not necessarily indicate whether an insurance company provides good customer service. If customer service is a primary concern to you, ask trusted friends, relatives, or your doctor's office if they have any experience working with a particular insurance company.

When requesting an insurance company's grade, you should also ask for a description of the grade scale used by the agency. By doing so, you will better see how one insurance company compares to other insurance companies. For

example, under one agency's rating system, an insurance company might have earned an "A." That may seem like the best grade possible, but, that agency may have rated other companies with an "A+" or an "A++," which are preferable to an "A."

It's also a good idea to see if the insurance company's rating has changed over the last few years. Is it improving or declining?

You should also ask the agency about the cost of any information. If you are interested in obtaining free information, you can call your public library's reference desk and ask them if they have any reference books on insurance company ratings. The ratings from A.M. Best Company are commonly found in reference libraries.

If you are interested in learning about what happens to policy claims when an insurance company fails, you can ask the Department of Insurance for a brochure about the Nebraska Guaranty Funds.